

THE HONORABLE THOMAS T. GLOVER
Hearing Date: March 10, 2010
Hearing Time: 9:30 am
Hearing Location: Marysville
Response Date: March 3, 2010
Chapter 13

THE UNITED STATES BANKRUPTCY COURT FOR THE
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

In Re:

TIMOTHY B. BENDOKAS AND HEIDI
BENDOKAS,

Debtors.

CASE NO. 09-23427

DECLARATION OF TIM BENDOKAS
IN SUPPORT OF RESPONSE TO BAC'S
OBJECTION TO CONFIRMATION OF
PLAN

My wife, Heidi Bendokas, and I are the Debtors herein.

On December 14, 2009, Heidi and I signed a loan modification agreement with BAC, which is attached to this declaration. That agreement will cure our delinquency and apply it to the principal balance owed on our mortgage. We have completed all of the steps required under the agreement and have made timely payments in compliance with the new terms of our modification. Our understanding from BAC is that as long as we continue to comply with the agreement during this trial period, our mortgage will be modified and our delinquency will be cured.

Therefore, I respectfully request that the Court deny BAC's objection to our Chapter 13 plan. I declare under penalty of perjury under the laws of the State of Washington that the foregoing statements are true and correct the best of my knowledge and belief.

DATED this 3rd day of March, 2010.

/s/ Timothy Bendokas
Timothy Bendokas